

# **Delaware's Department of Insurance Partners with FEMA to Prepare Delaware's Residents for Hurricanes**

Dover, DE (May 3, 2018) – The Delaware Department of Insurance is working with the Federal Emergency Management Agency (FEMA) during the next two weeks as part of a “National Level Exercise.” This exercise is designed to help FEMA and other federal partners, state and local governments, and the private sector fine-tune their disaster response using a mock hurricane as the basis. During this exercise, the Department of Insurance is urging residents and business owners to also take time to prepare for hurricane season.

An important step that residents can take towards preparedness is to assemble a go-bag: disaster supply kit, including a flashlight, batteries, cash, first aid supplies, medications, and copies of critical information. They should also establish an evacuation route and make a family communications plan. Visit [Ready.gov/hurricanes](http://Ready.gov/hurricanes) for more information.

Another important step that residents can take is to buy flood insurance. Flood insurance allows individuals, communities, and businesses to recover faster and more fully after a disaster. Most homeowners and renters insurance policies typically do not cover flood damage, even though flooding is the most common and costly natural disaster, with over 98 percent of counties in the United States experiencing a flood. Just one inch of water in a home can cost more than \$25,000 in damage.

“What most people don’t know is that more than 20 percent of

flood insurance claims are for properties that reside outside high risk areas,” said Insurance Commissioner Trinidad Navarro.

“With flood insurance, residents can protect their homes, belongings, and their finances. That’s why Delaware’s Department of Insurance joins FEMA in urging all Delawareans to act today so they can protect their family and home before disaster strikes,” he said.

Flood insurance policies typically take 30 days to go into effect, so it’s important to act now. Don’t wait until disaster strikes to learn that you’re not covered. To get more information about FEMA’s flood insurance program and to find an agent in your area, visit [FloodSmart.gov](http://FloodSmart.gov) or call 1-800-427-4661. To get tips on disaster preparedness for homeowners and renters, visit <https://insurance.delaware.gov/disaster-preparedness/>.

Residents can also learn more about their flood risk by using DNREC’s interactive Flood Tool, <http://maps.dnrec.delaware.gov/FloodPlanning/default.html>

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